



Order Filed on January 31, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)  
**RICHARD S. HOFFMAN, JR., ESQ. (#RH-9353)**  
**HOFFMAN DiMUZIO**  
**A Partnership of Professional Corporations**  
412 Swedesboro Road  
Mullica Hill, New Jersey 08062  
(856) 694-3939  
Attorneys for Debtor(s)

In Re:

SHEILA A. DiZENZO


Debtor

Case No.: 18-19439  
~~18-17590~~  
~~XXXXXX~~  
Hearing Date: January 28, 2020  
Judge: ABA

**AGREED ORDER RESOLVING CREDITOR'S MOTION FOR RELIEF FROM THE  
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through (3) is hereby  
ORDERED.

DATED: January 31, 2020

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Secured Creditor: Wilmington Savings FSB

Secured Creditor's Counsel: Waldman & Kaplan, P.A.

Debtors' Counsel: Richard S. Hoffman, Jr., Esq.

Property Involved ("Collateral"): 3520 Coles Mill Road, Franklinville, NJ 08322

Relief sought:       ■ Motion for relief from the automatic stay  
                          □ Motion to dismiss  
                          □ Motion for prospective relief to prevent imposition of automatic stay  
                          against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved,  
subject to the following conditions:

1. Status of post-petition arrearages:
  - The Debtor has failed to maintain post-petition payments on the Collateral  
Total Arrearages Due \$8,389.62
2. Debtor must cure all post-petition arrearages, as follows:
  - Beginning on 02/01/2020, monthly cure payments shall be made in the amount of  
\$1,389.27 for 6 months to cure the remaining post-petition default of \$8,389.62.
3. Debtor shall maintain all ongoing monthly payments in the amount of \$750.20 beginning  
with the 02/01/2020 payment.
4. Payments to the Secured Creditor shall be made to the following address(es):
  - Monthly cure payment: FCI Lender Services  
P.O. Box 27370  
Anaheim Hills, CA 92809
5. In the event of Default:
  - Should the Debtor(s) fail to make any of the above captioned payments and/or should  
any tax payment or insurance premium become more than thirty (30) days late, or if Debtor(s)  
fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default  
with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors,  
and the Debtors' attorney and the court shall enter an Order granting relief from the Automatic

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Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

6. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

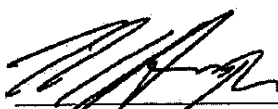
The fees and costs are payable:

■ Through the Chapter 13 plan.

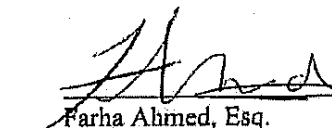
☐ To the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.



Richard S. Hoffman, Jr., Esq.  
Hoffman DiMuzio  
Attorney for Debtor  
Date: 1/30/2020



Farha Ahmed, Esq.  
Waldman and Kaplan, P.A.  
Attorney for Secured Creditor  
Date: 01/30/2020

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Sheila A Dizenzo  
DebtorCase No. 18-19439-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db +Sheila A Dizenzo, 3520 Coles Mill Road, Franklinville, NJ 08322-2403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

Farha Ahmed on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust  
as Owner Trustee of the Residential Credit Opportunities Trust V farha@dwaldmanlaw.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.comJohn R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecef@gmail.comKeri P. Ebeck on behalf of Creditor Gateway One Lending & Finance, LLC.  
kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.comLaura J. Neville on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana  
Trust as Owner Trustee of the Residential Credit Opportunities Trust V nevilleesq@gmail.com

Rebecca Ann Solarz on behalf of Creditor Bayview Loan Servicing et al. rsolarz@kmlawgroup.com

Richard S. Hoffman, Jr. on behalf of Debtor Sheila A Dizenzo rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com; jslachetka@hoffmandimuzio.com; hoffmanrr81909@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9